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DK T BK 3, 126 PG 324
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared By:
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MSB #: 5765

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Substitution of Trustee

Grantor:
First Franklin Financial Corporation
2150 North First Street
San Jose, CA 95131
(412) 918-7698

Grantee:
John C. Underwood, Jr.
340 Edgewood Terrace Drive
Jackson, MS 39206
(601) 981-7773

INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 46, Section A, King's View Lakes Subdivision, as shown on plat of record in Plat Book 67, Page 8-9, Section 31, Township 1 S, Range 8 W, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

Loan Number: 1044899652

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 2, 2007, Tamatha Lofton and Amos Lofton, wife and husband executed a deed of trust to Realty Title, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2748 at Page 99 and re-recorded in Book 2770 at Page 224 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 46, Section A, King's View Lakes Subdivision, as shown on plat of record in Plat Book 67, Page 8-9, Section 31, Township 1 S, Range 8 W, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, First Franklin Financial Corporation is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, First Franklin Financial Corporation does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

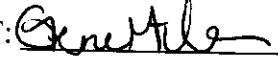
Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of First Franklin Financial Corporation acting by and through its duly authorized officer, this the 18th day of December, 2009.

First Franklin Financial Corporation

BY: 

TITLE: Bryan G. Kusich
Vice President

ATTEST: 
Gene Miller

STATE OF Pennsylvania

COUNTY OF Allegheny

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Bryan Kusick and _____, known to me to be the VP and _____, respectively of the said First Franklin Financial Corporation who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 18 day of December, 2009.

Eileen Thiry
NOTARY PUBLIC

My commission expires:

6-5-2012

